



# **CITY OF MIDLAND**

## **Analysis of Impediments to Housing Choice: A Fair Housing Plan**

**Draft: 9/7/2010**

# **City of Midland**

## **Analysis of Impediments to Housing Choice: A Fair Housing Plan**

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## **EXECUTIVE SUMMARY**

Federal law prohibits discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services including otherwise making unavailable or denying a dwelling to any person, because of race, color, religion, sex, national origin, handicap or familial status. The City of Midland as a recipient of Community Development Block Grant (CDBG) Program funds is required by the U.S. Department of Housing and Urban Development (HUD) to conduct an analysis of impediments (AI) to fair housing choice and to affirmatively further fair housing. The AI is a review of public and private policies and practices to promote fair housing choice and to address any impediments to fair housing discovered through this review. The AI covers a five-year period, beginning October 1, 2010 and ending September 30, 2015.

This AI resulted in the identification of four major impediments to address in the next five years. The impediments are:

- Fair housing advocate - a stronger fair housing advocate is needed.
- Insufficient public awareness of fair housing - overall promotion of fair housing choice needs improving.
- Households/individuals ill-prepared for housing choice – people need to be prepared to qualify for better housing solutions.
- Insufficient housing choices – more affordable housing is needed, includes reduction of substandard housing.

Outlines for developing annual action plans for each impediment were developed. As to assigning the fair housing advocate role, funding for a separate entity will be required unless the role is left to the City's Community Development Office. Nonetheless, CDBG funds can be used for fair housing programming.

The AI was developed through citizen involvement. This was primarily in the form of a task force that decided the priority impediments to be addressed and agreed on base outlines for addressing the impediments. The AI involved review of demographic information for the city. This includes population and housing characteristics and trends in Midland. The current fair housing legal status was reviewed as were various laws, regulations, and administrative policies, procedures, and practices of the City of Midland. Examination of local housing programs and activities also occurred. Maps that supported the above analyses were prepared.



The Community Development (CD) Division of the Development Services Department of the City conducted the AI. CD staff will also have primary responsibility for implementation of City actions to overcome the effects of the impediments identified in the AI, monitor progress and will maintain records reflecting the AI and actions in this regard. City's actions to ascertain if activities are carried out in a manner to affirmatively further fair housing will be subject to review by HUD.

## INTRODUCTION

Although the Declaration of Independence states "that all men are created equal; that they are endowed by their Creator with certain unalienable rights," it was only after passage of the Civil Rights Act of 1866 that equal access to housing was delineated. It states, "All citizens shall have the same right to inherit, purchase, lease, sell, hold and convey real and personal property." Title VIII of the Civil Rights Act of 1968 (Public Law 90-294) was passed on April 11, 1968, and is more commonly known as the Fair Housing Act. Later that year, the U.S. Supreme Court ruled that the law prohibited all discrimination, private as well as public, in the sale or rental of property.

This law was amended on September 13, 1988 through the Fair Housing Amendments Act of 1988 (See the Fair Housing Act on the Internet at <http://www.justice.gov/crt/housing/title8.php>). Known as Public Law 90-294, the Fair Housing Act states that "it is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States and prohibits any person from discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services including otherwise making unavailable or denying a dwelling to any person, because of race, color, religion, sex, national origin, handicap or familial status."

HUD is committed to eliminating racial and ethnic segregation and other discriminatory practices in housing, and will use all the programmatic and enforcement tools to achieve this goal. The fundamental goal of the HUD's fair housing policy is to make housing choice a reality through fair housing planning. HUD defined its position by reporting that "equal and free access to residential housing (housing choice) is fundamental to meeting essential needs and pursuing personal, educational, employment or other goals. Because housing choice is so critical, fair housing is a goal that government, public officials, and private citizens must achieve if equality of opportunity is to become a reality."

According to HUD, impediments to fair housing choice include any actions, omissions, or decisions that:

- Constitute violations, or potential violations, of the Fair Housing Act;
- Are counterproductive to fair housing choice, such as:
  - Resistance when minorities and/or low-income persons first move into white and/or moderate to high income areas, or
  - Resistance to the siting of group homes for persons with disabilities because of the persons who will occupy the housing.

- Have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

Policies, practices or procedures that appear neutral on their face, but which operate to deny or adversely affect the availability of housing to persons because of race, ethnicity, disability status and families with children may constitute such impediments.

The City of Midland as a recipient of CDBG funds is required by HUD to conduct an analysis of impediments to fair housing choice and to affirmatively further fair housing. HUD requires the AI to include a review of the City's laws, regulations, and administrative policies, procedures, and practices; an assessment of how those laws, etc. affect the location, availability, and accessibility of housing; and an assessment of conditions, both public and private, affecting fair housing choice.

The Community Development (CD) Division of the Development Services Department of the City conducted the AI. Division staff is responsible for administration of the CDBG program and will also have primary responsibility for implementation of City actions to overcome the effects of any impediments identified in the AI and maintaining records reflecting the AI and actions in this regard. HUD reviews the City's actions to ascertain if activities are carried out in a manner to affirmatively further fair housing in the public and private housing sectors.

The AI included an analysis of demographic and geographic information on the City. Data sources were the U.S. Census Bureau and HUD. Census statistics are taken from the 2000 Census as well as those available in the Bureau's American Community Survey. Review of discriminatory complaints was also accomplished.

Effort was made to secure input from the public by distribution of a fair housing choice questionnaire (See copy in the Appendix). Several methods were used in getting the questionnaire to the public. It was sent to over one hundred local service organizations including public schools in CDBG service areas. The agencies were asked to encourage their clients to submit a questionnaire if appropriate to the client. The questionnaire was included in the Sunday February 14, 2010 edition of the Midland Reporter Telegram and was available on the City's website from March 2010 to June 2010. A follow-up mail-out to forty local organizations was sent in June. Responses to the citizen questionnaire were negligible.

The two mentioned mail-outs were in the form of letters that also asked the agencies for their input in identifying impediments and barriers to affordable housing, and to suggest individuals that could serve on a committee for the AI. Specifically, agencies were asked to respond to the following:

- Identify impediment to fair housing choice your clients have experienced in Midland.
- What actions by whom would help overcome the effects of such impediments?
- What do you see as barriers to affordable housing in Midland?
- What would you recommend be done by whom to remove or ameliorate the negative effects of the barrier(s)?

A handful of agencies did provide input. Lastly, a task force was assembled to identify priority impediments and make recommendations on the actions needed to address impediments. The task force members met twice (July 29, 2010 and August 11, 2010) to conduct their work. The Citizen Participation section in the Appendix identifies members of the task force. Special effort was made to include the banking industry, realtors and the apartment association on the task force.

## DEMOGRAPHIC INFORMATION

### Population Profile

Much of the information contained herein is taken from the City's Consolidated Plan for Housing and Community Development Funds – 2010 to 2014. Base geography is on the map entitled **Census Tracts for City of Midland**. All maps are located in the Appendix.

The 2000 Census population count for the city of Midland was 94,996, which was a six percent increase over the 1990 census population. In July 2008, the Census Bureau estimated the city's population at 106,561. This is a 12.2 percent increase over the 2000 Census figure. It can be expected that Midland should continue to have population growth due to its strong oil based economy. The city accounts for 82% of the county's population. The population of Midland County was 116,009, according to the 2000 Census.

Midland's minority population statistics are presented on **Table 1**. The percentage of non-white population was 22.7% in 2000. The percent of Hispanics was 29.0%. **Table 1** also shows the percentage of these two groups by census tract. The **Non-White Population by Census Tract Map** displays the census tracts percentages per three ranges. The same representation is made in the **Hispanic Population by Census Tract Map**.

The maps support the fact that minority concentrated areas are in Midland's east and south sides. Moderate concentrations (means a tract having more than the city average but less than 1.5 times the city average) of minorities exist in southwest Midland.

The over sixty-four years of age population in Midland was 12.3% in 2000, which is about equal to the 12.4% national figure. In 2000 the national median age was 35.3 years while Midland's was 34.1 years. Like most of the nation, the percentage of the elderly (those persons 65 years of age or older) in Midland is growing.

An indicator of the city's overall well being is the number of persons with incomes below the federal poverty income level. In 2000, 12.9% of Midland's population was impoverished. Midland was slightly below the national average for median family income (MFI) in 2000. The national average was \$50,046. Midland had a \$48,290 MFI. The State MFI was \$45,861. However, MFI estimates by HUD as of May 14, 2010 had Midland at \$63,000 MFI. The State average was \$58,600 (\$61,000 for Metropolitan

areas) and the National figure was \$64,400 (\$67,400 for metropolitan areas). Midland is statistically classified as a metropolitan area.

**TABLE 1**  
**2000 Census Demographics by Census Tracts**

<b><u>Census Tract</u></b>	<b><u>% Non-White</u></b>	<b><u>% Hispanic</u></b>	<b><u>% Low Income</u></b>
1	61.8%	50.7%	55.0%
2	12.6%	15.2%	29.2%
3.02	13.9%	13.8%	26.0%
3.03	3.4%	5.1%	10.2%
3.04	9.4%	8.6%	18.5%
3.05	12.8%	12.8%	26.7%
4.01	18.7%	26.6%	35.3%
4.02	14.8%	18.9%	32.2%
5	14.1%	15.5%	30.3%
6	20.0%	23.6%	31.0%
9	38.1%	47.0%	100.0%
11	34.1%	51.1%	54.7%
12	24.8%	39.7%	41.6%
13	25.8%	38.9%	33.1%
14	49.9%	77.8%	74.5%
15	72.0%	54.0%	63.1%
16	46.9%	78.5%	77.0%
17	67.8%	68.7%	66.8%
101.04	14.6%	18.1%	22.8%
101.05	14.2%	16.0%	35.2%
101.06	15.0%	17.5%	31.5%
101.07	12.4%	14.5%	29.3%
101.08	6.1%	5.9%	10.8%
101.09	19.4%	45.1%	48.9%
101.11	9.3%	16.3%	0.0%
101.12	13.9%	17.4%	17.3%
101.13	11.4%	22.1%	100.0%
Citywide	22.7%	29.0%	36.1%

Source: 2000 Census, US HUD

For HUD programs, eligibility is often limited to low-income persons, meaning that an individual's or a household's income must be below eighty percent of MFI. According to **Table 1**, over thirty-six percent of Midland's

population is low income based on 2000 Census data. The low-income data is also displayed on the **Low Income Population by Census Tract Map**. Census tracts with the greater percentage of low-income persons also have a high percentage of minorities. American Community Survey data is available on a citywide basis only and it reports the following per capita estimates covering the years 2006 to 2008 in Midland:

Total population:	\$30,134
White population only:	\$32,446
African-American population only:	\$15,274
Hispanic population only:	\$14,869

### Housing Profile

For the 2000 Census, the city's housing count was 39,826. Seventy-two percent of housing units are single-family dwellings. Multi-family units comprise 21% of the housing stock. Mobile homes are less than two percent of the total with most mobile homes located in south and east Midland. The percent of multi-family housing by census tracts is depicted on the **Percent of Multi-family Housing by Census Tract Map**. Multifamily housing is most prevalent along N. Midland Drive and N. Loop 250. The **Percent of Single Family Housing by Census Tract Map** shows areas with rates greater than the city average. As for cost of housing, the **Median Rent Value by Census Tract Map** highlights tracts where rent was greater than the city average. The median rent in 2000 was \$464. The **Median Value of Owner Housing by Census Tract Map** displays tracts compared to the city median value of \$72,500 for Census 2000.

The condition of housing in Midland can be viewed in the **Percent Substandard Housing by Census Tract Map**. Highlighted census tracts have a percentage of substandard housing greater than the citywide average and are generally located in south and east Midland.

The housing inventory increased by 3.6% from 1990 to 2000 but the population growth was 6.2% during the same time period. Since Census 2000, 3,200 single-family units and almost 1,000 apartment units have been added to the housing inventory. However, population grew by over 11,000 during the same time. This trend leads to a tight housing market. The Consolidated Plan reports "it is still a seller's market in Midland, which hinders purchases by low-income buyers, as the median sales price is over \$160,000. This is more than three times the annual income of a four-person low-income household." Low-income households also have a difficult time obtaining decent affordable rental housing in Midland. According to the

Permian Basin Apartment Association, the current occupancy rate for the inventory of 10,000 apartment units is 92% and is increasing.

The housing assistance needs presented in the City's Consolidated Plan reveal that low income households are prone to encounter housing problems but some household groups have a disproportionate need. A disproportionate need is when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. The following categories meet the criteria and are disproportionate need categories: low income Black renters, middle income Black renters, above middle income Black renters, middle-income Hispanic renters, and above middle-income Hispanic renters. Supporting the fact that Black and Hispanic households are most impacted by housing problems are the residencies of these households. The city's impacted census tracts (ICT) have 60% of city's minority population and over 75% of the ICTs' population is minority. Two in three African Americans (68%) and three of five Hispanics (60%) live in the ICTs. The ICTs have the disproportionate share of low-income households and substandard housing. Impacted census tracts are tracts that meet two of the following: areas of minority concentration, areas of low and moderate income concentration or its poverty rate is twice the city's rate.



## **CURRENT FAIR HOUSING LEGAL STATUS**

There are no court orders, consent degrees or HUD-imposed sanctions affecting the provision of assisted housing or fair housing remedies in Midland. The Department of Justice or private plaintiffs have not filed fair housing discrimination suits against the City.

The City is aware of only a limited number of complaints that have been forwarded to HUD for disposition. Over the past four years, HUD reports that eight housing discrimination complaints originated in Midland. Six alleged discrimination based on race. One was due to disability and the eighth claimed discrimination on sex. No outcomes on the cases are available.

The City does not have a fair housing ordinance or resolution in effect. Rather, the City directs complaints alleging housing discrimination to the State of Texas or HUD. The State adopted the Texas Fair Housing Act that became effective September 1, 1993. The Texas Workforce Commission Civil Rights Division is the entity responsible for the State law.

There is not a designated fair housing agency in Midland; however, the City and other organizations that receive HUD funds do participate in fair housing programming and promotion of it. Local groups like the Midland Affordable Housing Alliance (MAHA) are also supportive of housing choice objectives.

## **CITY'S LAWS, REGULATIONS, AND ADMINISTRATIVE POLICIES, PROCEDURES, AND PRACTICES**

Land use control is most commonly achieved by zoning ordinances such as those enacted in Midland. How land is zoned can support or hinder implementation of public policy that seeks to provide a mixture of housing, including affordable housing. A zoning ordinance can restrict the type of housing; determine the density of housing and the lot sizing. The effects can be exclusionary and/or the cost of housing unnecessarily increased. For example, zoning can prohibit certain housing (multi-family, manufactured). Requirements for large lots or a large (floor area) housing unit makes housing less affordable. Property setback requirements also affect cost. The City can also use planned district zoning to allow net residential development in a manner that does not conform to all requirements of the zoning district in place. Because of the abundance of land and the variety of residential zoning districts available throughout most of Midland, zoning has not generally been a barrier to affordable housing in Midland. The **Residential Zoning Districts Map** displays residential districts by the housing density allowed in individual districts. Midland's public policies have resulted in the favorable allocation of land for development of multi-family sites located outside of minority-concentrated areas. While neighborhoods need to have a strong role in decisions regarding development proposals, nimbyism can be a significant barrier to affordable housing. Nimbyism is short for "not in my backyard yard." HUD Code manufactured homes are permitted only in the Mobile Home or Manufactured Home Districts. A Texas Industrialized House is permitted in any residential zoning district, unless prohibited by a deed restriction or restrictive covenant.

A city's subdivision code can also affect the cost of housing due to its public improvement requirements. Excessive design standards and infrastructure requirements (size of streets, curb and gutter, sidewalks, etc.) are passed on to the price of housing. Excessive public right-of-way requirements are a cost burden to developments. Previously, the City's Subdivision Code was revised with the objective of lowering the cost of developing housing in general. The City will waive the requirement for sidewalk development under certain circumstances. Where excessive right-of-way exists, the City can issue right-of-way use permits thereby reducing the cost of installing off-street parking. The use of CDBG funds for public infrastructure (street paving, curb and gutter, sidewalks, etc.) also aids in keeping the cost of housing affordable.

Development standards such as building codes, housing standards and site requirements (parking, landscaping, etc.) add to the cost of housing

especially if such standards are overly restrictive and excessive. The balance is the safety and quality assurances that are provided to citizens, especially those with limited options. The City currently adheres to the following: 2009 International Building Code, 2009 International Residential Code, 2003 International Fire Code, 2009 International Mechanical Code, 2009 International Plumbing Code, 2009 International Fuel Gas Code, 2009 International Energy Conservation Code and the 2008 National Electrical Code. The construction of affordable housing in Midland is significantly affected by various governmental standards. The State's HOME Program requires compliance with the Texas Minimum Construction Standards and the Texas Accessibility Standards and applies to the City's housing rehabilitation program.

The City also collects building permits and other charges. Under certain circumstances, some of these charges could be viewed as duplicative, onerous, inhibiting innovations or encouraging inequitable administration. Generally, Midland's building related fees are not excessive. City does not recover full cost of administering those permits. When the City (as opposed to a private property owner) initiates a process, fee payment from affected property owners can be waived. Steps to ensure that duplication does not occur have included the establishment of a coordinated development permit system. The City will waive or reduce appropriate fees and charges (e.g., building permit fees, water and sewer taps) on non-profit sponsored housing development. Local property taxes can also be viewed as contributing to the housing cost burden of individual households.

The Appendix includes HUD Form 27300 – Questionnaire for HUD's Initiative on Removal of Regulatory Barriers that was recently updated for the City of Midland.

## HOUSING PROGRAMS AND ACTIVITIES

The **Locations of Non-Private Affordable Housing Complexes Map** identifies the publicly supported rental properties in Midland. The City of Midland Public Housing Authority (PHA) operates three complexes: Hillcrest Manor, Langtry Village, and Parker Place. The Midland County PHA administers the rental voucher program in the city. Currently, 433 households receive rental voucher assistance. Both PHA must administer the rental assistance programs consistent with the Fair Housing Act. **Table 2** describes all of the publicly supported rental properties.

**TABLE 2**  
**PUBLICLY SUPPORTED RENTAL PROPERTIES, March 2010**

Name of Project/Program	# of Bedrooms			Total units	% Occupancy
	0-1	2	3+		
Hillcrest Manor (1976) – City PHA	94	4	0	98	99%
Langtry Village (1985) – City PHA	84	0	0	84	96%
Parker Place (1997) – City PHA	40	0	0	40	100%
Village Square (1959) – County HA	18	39	0	57	100%
Project Based Rental Assistance Chaparral Apartments (1972)	48	52	24	124	95%
The Zone (2005)	19	20	0	39	98%
Park Glen Apartments (2000)	42	72	46	160	97%
Santa Rita Apartments (2003)	112	28	0	136	93%
Sterling Springs Apartments (2005)(6 <i>units are market rate</i> )	28	28	40	96	95%
Constellation Ranch Apartments (2010)(6 <i>units are market rate</i> )	16	72	48	136	Over 50% in early March

Concerning other HUD supported housing programs in Midland; these seem to be consistent with the fair housing objectives as minority households have not been excluded. Information from the last four Consolidated Annual Performance and Evaluation Reports submitted by the City to HUD support the above as revealed by the following breakouts:

<b><u>Program</u></b>	<b><u>% of Households that are:</u></b>	
	<b><u>Black</u></b>	<b><u>Hispanic</u></b>
First Time Homebuyers	17.8	72.3
Owner Occupied Major Projects	33.3	66.7
Owner Occupied Minor Repairs	41.1	50.8
Transitional Housing	12.0	48.0

It should be noted that CDBG supported activity has been limited to areas that have a high percentage of low and moderate-income persons and which are also the city's minority concentrated areas. The **CDBG Eligible and Selected Target Areas Map** shows census tracts where CDBG activity can normally occur. This Map also identifies smaller geographic areas or Target Areas where the City has devoted a large percentage of CDBG funds over the past five years.

City housing programs have not been the subject of discrimination complaints in recent years.

## IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Along with the results of the preceding reviews, the City relied on the input of several non-profit agencies for identifying impediments to fair housing choice. Responses to the citizen questionnaire were not useful in providing information for pin pointing sources of housing discrimination or barriers to housing choice.

Not counting the need for more affordable housing including units for special needs subpopulations, responses by the agencies are summarized as follows:

- Due to our local economy, housing is too costly for many; thereby, restricting very low income households from achieving affordable housing solutions.
- Information and public education on the Fair Housing law is needed.
- Credit and credit repair services are needed as poor credit or lack of credit hinder households from being accepted for better housing solutions.
- Financial education as a prerequisite for receiving housing program benefits is needed.
- Landlords fail to maintain housing units based on knowledge that tenants have limited alternatives to the current housing situation.
- Tenants need to be educated on their rights and responsibilities.

The AI task force focused on selecting impediments that presented opportunity for realistic improvements as HUD suggests a prioritized list of impediments to address. The identified impediments are:

**Lack of a fair housing advocate.** Due to the facts that there were not many responses to the City's solicitations on developing the AI and few allegations or complaints that have been filed in recent years, it was determined that a stronger fair housing advocacy needed to occur. Regardless of the model selected, the fair housing advocate should coordinate fair housing activity, network with the private sector (i.e., apartment managers, banks, Realtors) and be more available to the public.

The advocate would be responsible for developing the annual action plan for fair housing.

**Insufficient public awareness of fair housing.** The public is mostly unfamiliar with fair housing laws as well as housing assistance programs in general. Overall promotion of fair housing choices needs improvement.

**Households/Individuals ill-prepared for housing choice.** While more income would be helpful in many cases, too often the core need for increasing housing choices is to prepare people to qualify for the needed housing solution. A wide range of activities/programs aimed at preparing people to increase their housing choice options whether as homeownership or rental are needed. Credit repair, financial education, home ownership classes are examples of such activity.

**Insufficient housing choices.** Affordable housing is lacking; therefore, qualified households have very limited housing choices. Programs that create additional affordable housing, both rental and for ownership, need to be supported. A crucial component of improving housing choices is to improve the existing housing stock as well. Reduction of substandard rental housing is a need.

## **FAIR HOUSING PLAN**

For the four priority impediments, outlines have been developed as aids for establishing annual action plans for each impediment. These will in aggregate comprise the Fair Housing Plan for the City of Midland over the next five years – October 2010 to September 2015.

### Fair Housing Advocate

- Establish an entity to advocate fair housing. Staff should attend training to remain abreast of changes. Should an independent entity not be established and separately funded, then the City's Community Development Office will become the City's fair housing advocate.
- Communicate designation to the public. This is to be done annually and when change occurs.
- Secure cooperative commitments from housing related groups to actively support fair housing. This partnership group will provide ongoing input for fair housing choice programming.
- Assist public in filing complaints with State of Texas or HUD.
- Monitor local public programs for compliance.
- Review and disseminate pertinent data.
- Coordinate forum for advocating housing choice. Annual action plan will determine specific activity that can educate/inspire on fair housing choice as a community goal.

### Public Awareness

- Institute low cost promotional activities (PSA, mail-outs, flyers, etc.). Include information in Spanish as appropriate and employ strategies aimed at informing groups at risk. Resources include HUD's Office of Policy Development and Research and the Regulatory Barriers Clearinghouse.
- Disseminate informational materials to partner groups.



- Make available information to target groups at community functions (such as Pachangas, informational booths, etc.).
- Include 2-1-1 for referrals on fair housing choice inquiries.
- Issue a fair housing proclamation and/or conduct other Fair Housing Month activity.

#### Preparing Households/Individuals for Housing Choices

- Support educational programs for homebuyer preparedness, homeownership responsibility and homebuyer assistance that are consistent with housing choice.
- Disseminate information on tenant/landlord rights and responsibilities.
- Support efforts designed to improve or repair credit and to provide financial education.
- Support financing alternatives that are consistent with fair housing choice and seek to regulate options that are inconsistent with fair housing objectives.

#### Making Housing Choices Available

- Support implementation of local minimum housing standards (activate City Housing Standards Board).
- Support implementation of housing objectives in the City's Consolidated Plan that will:
  - Build new affordable units for purchase
  - Build new affordable rental units including those for special need subpopulations
  - Provide land for affordable housing
- Support housing developments through favorable development policies including development friendly fees and processes.
- Encourage private sector to invest in housing projects.

Ideally, the annual action plan should be developed in consideration of funding source parameters. Since the CDBG funding cycle starts when applications are due in April, development of the annual plan should consider this requirement. CDBG funds can be used for fair housing programming as part of the CDBG Administration category. Or, fair housing can be funded as a public service subject to the spending limitation on public services.

# APPENDIX

Census Tracts for City of Midland Map  
Non-White Population by Census Tract Map  
Hispanic Population by Census Tract Map  
Low Income Population by Census Tract Map  
Percent of Multi-Family Housing by Census Tract Map  
Percent of Single-Family Housing by Census Tract Map  
Median Rent Value by Census Tract Map  
Median Value of Owner Housing by Census Tract Map  
Percent Substandard Housing by Census Tract Map  
Residential Zoning Districts Map  
CDBG Eligible and Selected Target Areas Map  
Locations of Non-Private Affordable Housing Complexes Map

HUD Form 27300

How to Report Housing Discrimination Sheet

Citizen Participation

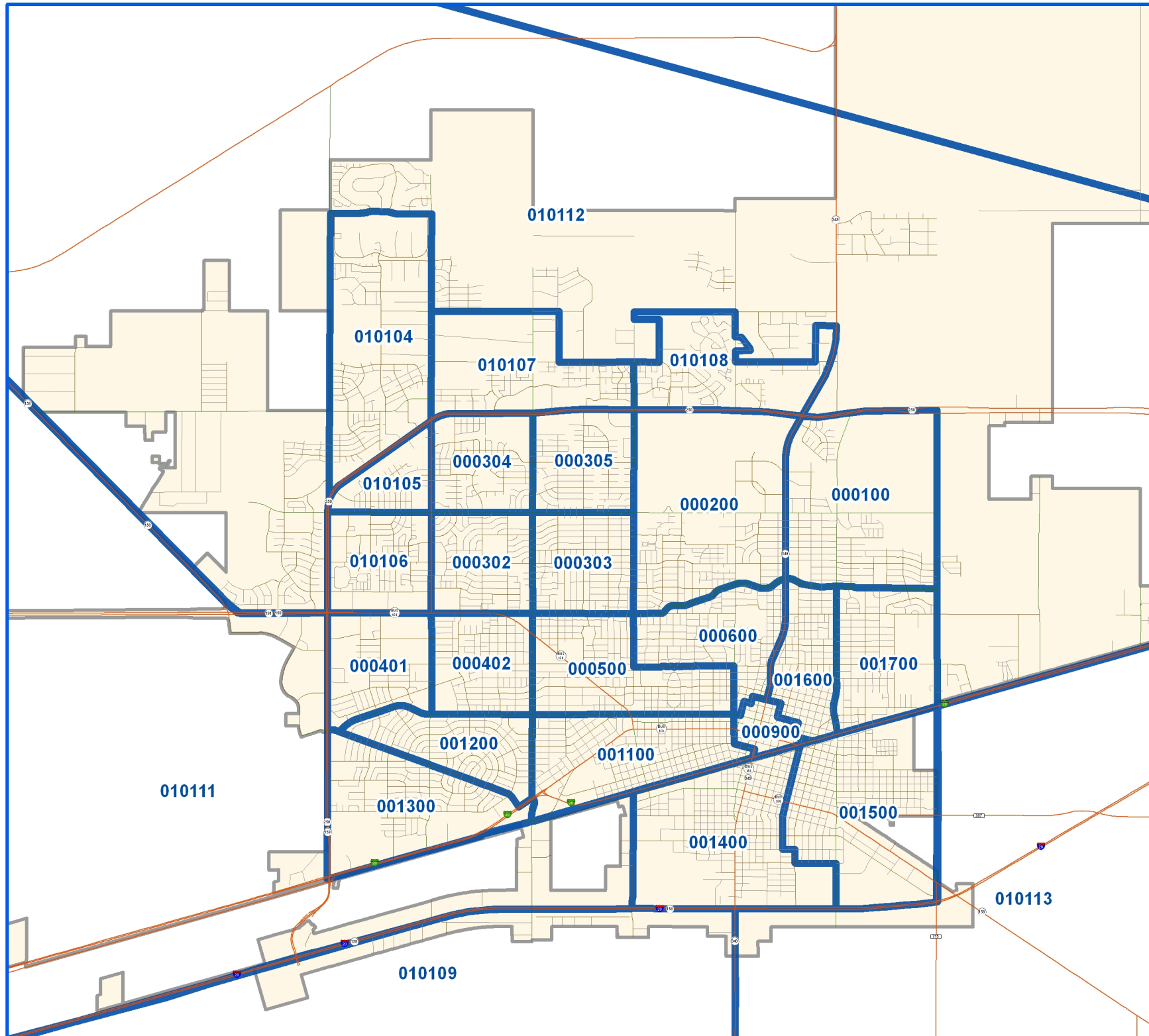
Citizen Questionnaire

# CENSUS TRACTS FOR CITY OF MIDLAND



## Legend

- Arterial
- Collector
- Interstate & State Highway
- Residential
- Census Tract 2000
- City Limit



JULY 27, 2010  
STEVE BAKER

THE CITY OF MIDLAND - 2010  
THE CITY OF MIDLAND SHALL NOT BE RESPONSIBLE FOR  
ANY DECISIONS BASED UPON THE USE OF THIS DATA.  
WHILE THIS INFORMATION IS MADE AVAILABLE TO THE  
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PERMITTING, CITING, OR IN OTHER DECISIONS BASED  
SOLELY ON THIS INFORMATION.

# NON-WHITE POPULATION BY CENSUS TRACT



## Legend

- Arterial
- Collector
- Interstate & State Highway
- Residential

## % of Non-White Population

- 0% - 22.7%
- 22.8% - 34.1%
- Above 34.1%

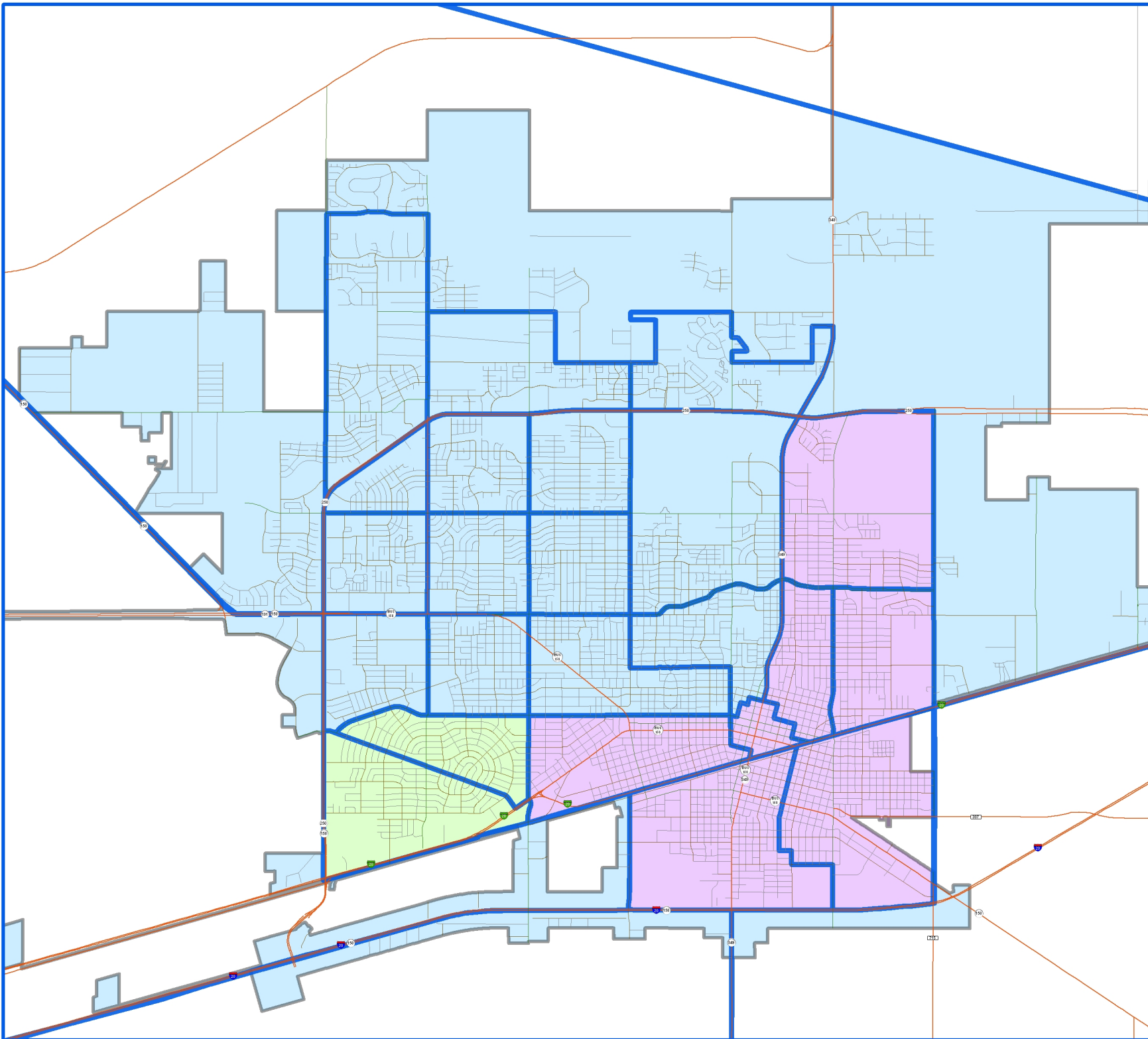
- Census Tract 2000
- City Limit

**CITYWIDE  
PERCENTAGE  
IS 22.7%**



JULY 27, 2010  
STEVE BAKER

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# HISPANIC POPULATION BY CENSUS TRACT



## Legend

- Arterial
- Collector
- Interstate & State Highway
- Residential

## % Hispanic Population

- 0% - 29%
- 29.1% - 43.5%
- Above 43.5%

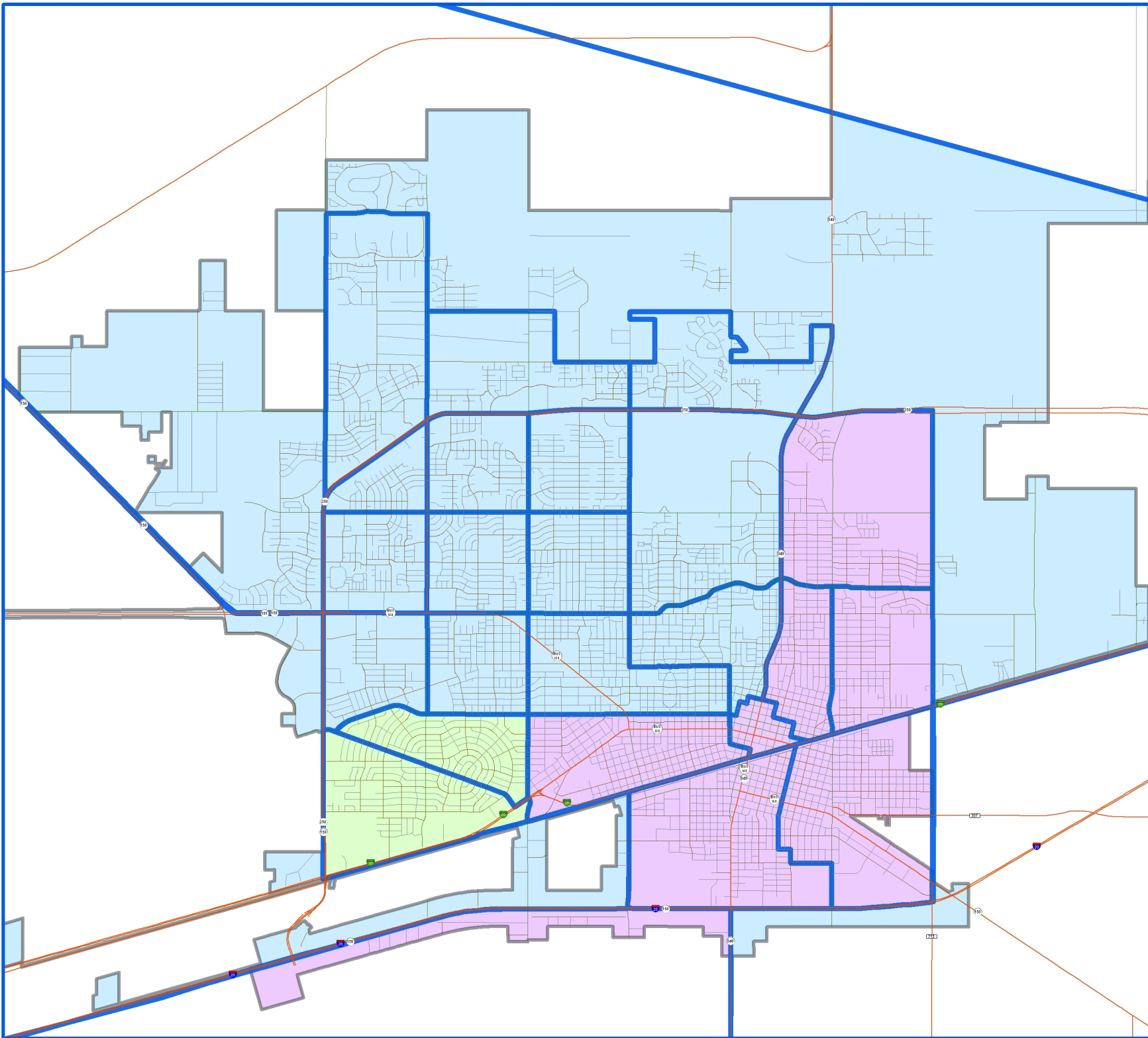
- Census Tract 2000
- City Limit

**CITYWIDE  
PERCENTAGE  
IS 29%**



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# LOW INCOME POPULATION BY CENSUS TRACT



## Legend

- Arterial
- Collector
- Interstate & State Highway
- Residential
- Census Tract 2000
- City Limit

## % of Low Income population

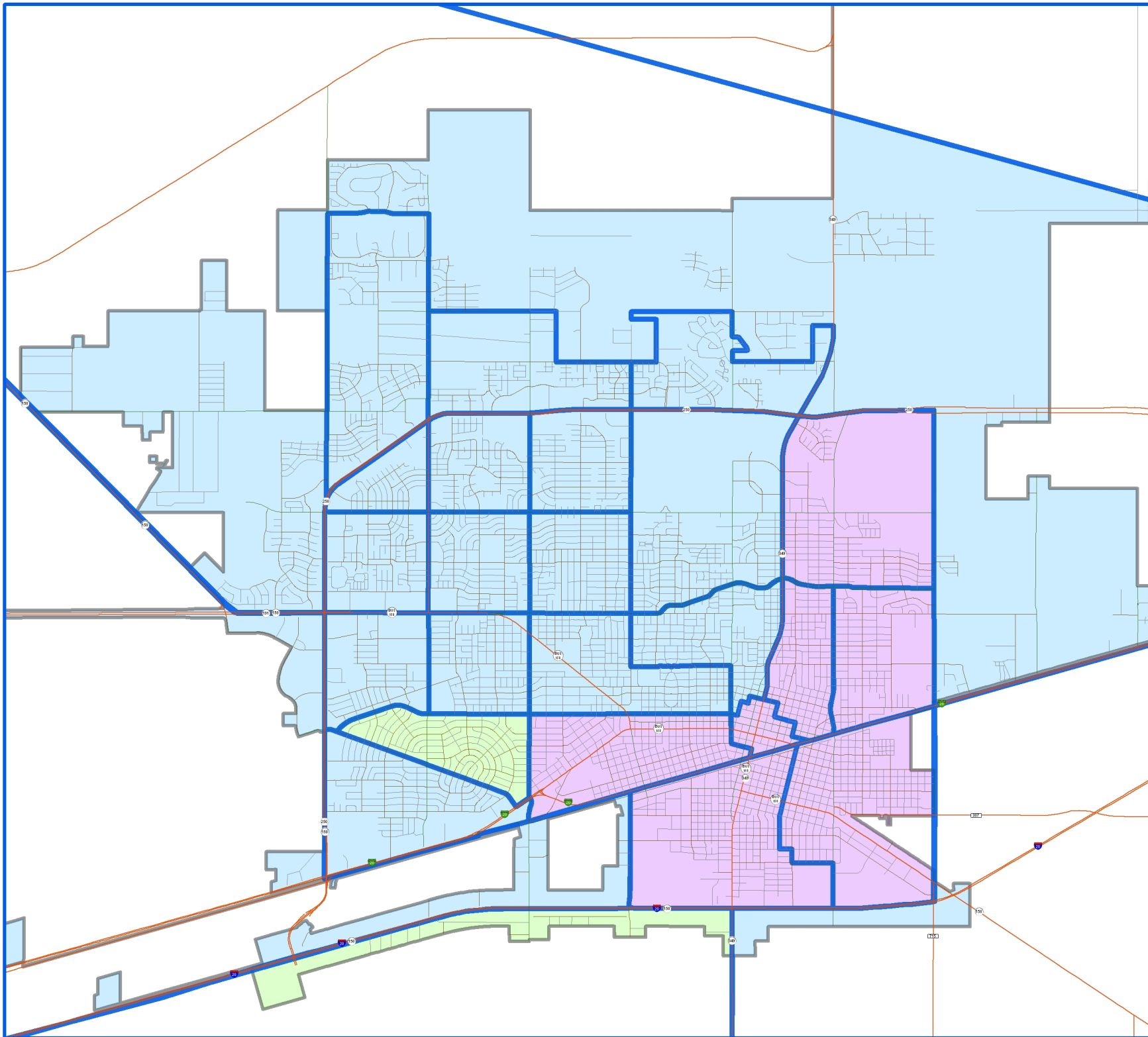
- 0% - 36.1%
- 36.1% - 54.1%
- Above 54.1%

**CITYWIDE  
PERCENTAGE  
IS 36.1%**



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# PERCENT OF MULTI-FAMILY HOUSING BY CENSUS TRACT



## Legend

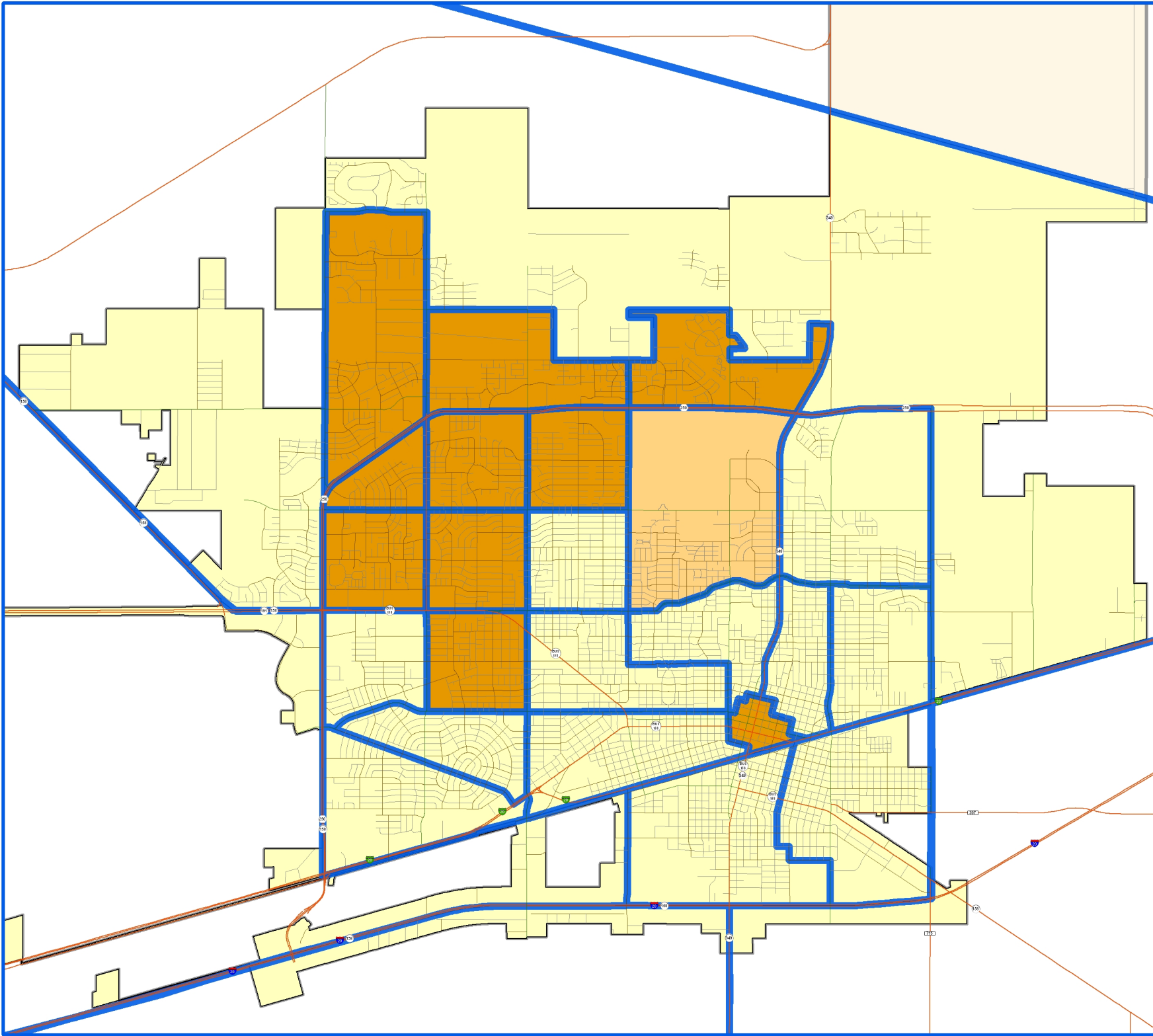
- Arterial
- Collector
- Interstate & State Highway
- Residential
- Census Tract 2000
- % Multifamily Housing**
  - 0% - 17.6%
  - 17.6% - 26.4%
  - Above 26.4%
- City Limit

**CITYWIDE  
PERCENTAGE  
IS 17.6%**



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# PERCENT OF SINGLE-FAMILY HOUSING BY CENSUS TRACT



## Legend

- Arterial
- Collector
- Interstate & State Highway
- Residential

Census Tract 2000

## % Single Family Housing

- 0% - 68.6%
- 68.7% - 84.3%
- Above 84.3%
- City Limit

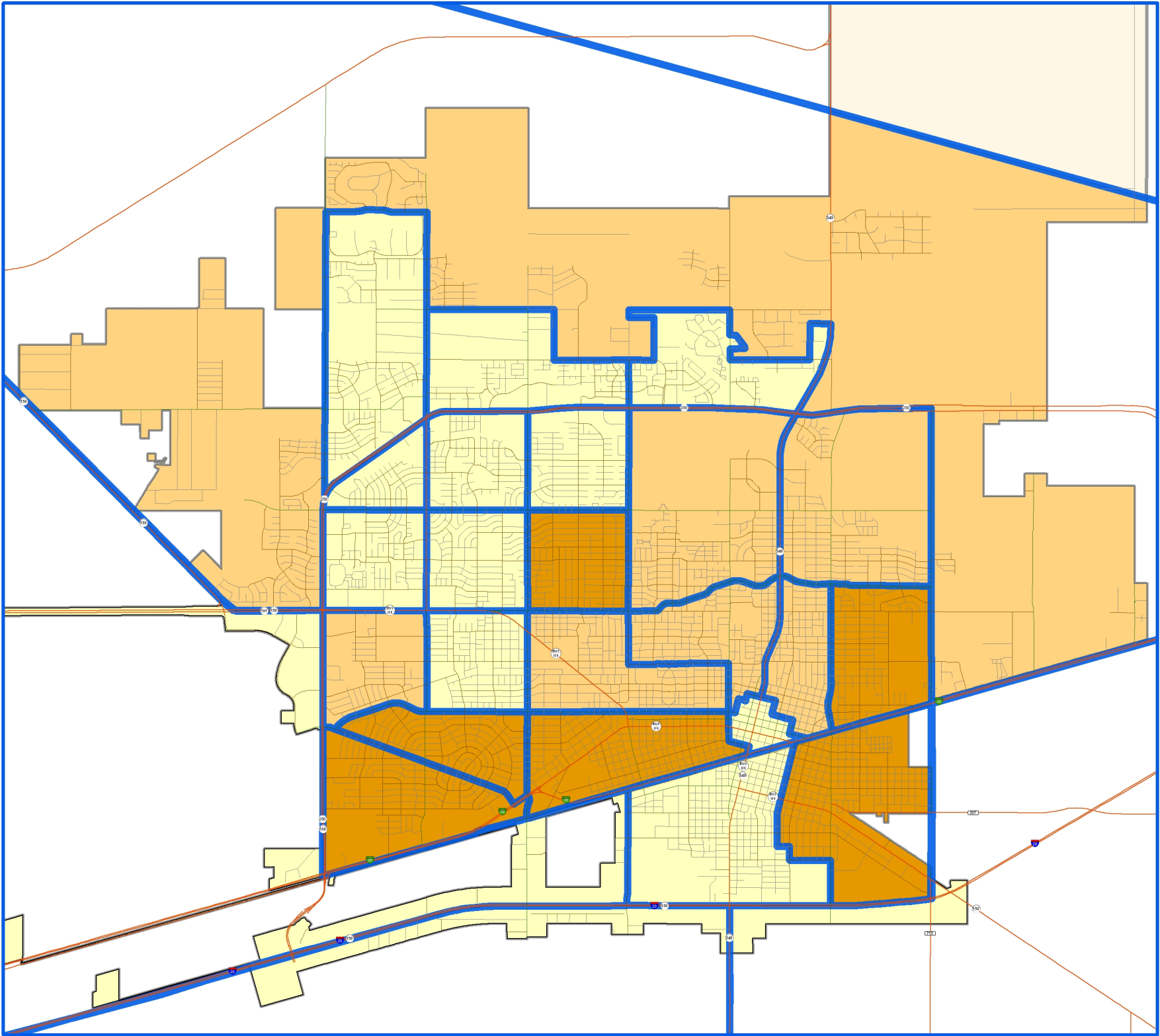
**CITYWIDE PERCENTAGE IS 68.6%**



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# MEDIAN RENT VALUE BY CENSUS TRACT



## Legend

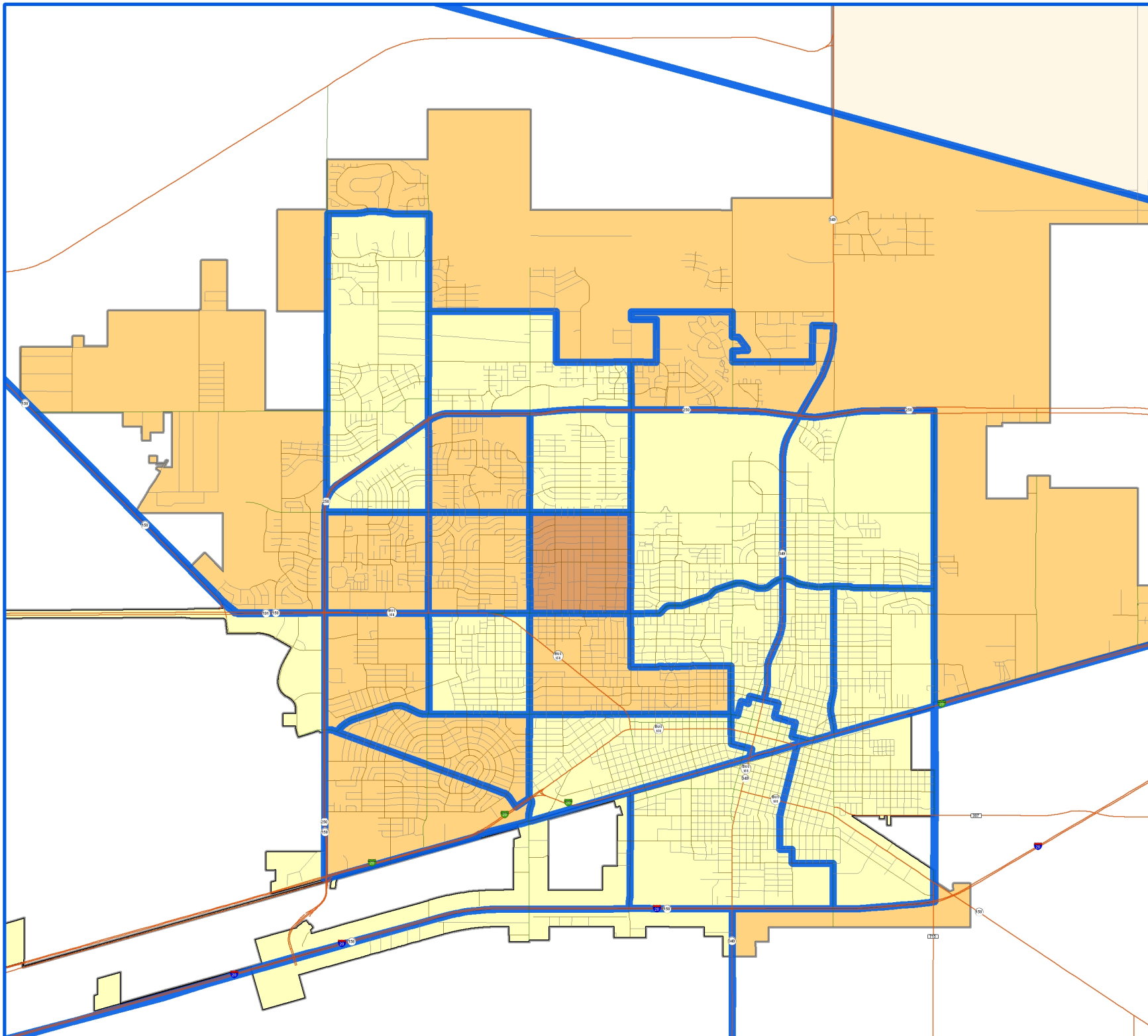
- Arterial
- Collector
- Interstate & State Highway
- Residential
- Census Tract 2000
- \$0 - \$464
- \$465 - \$696
- Above \$696
- City Limit

**CITYWIDE  
MEDIAN RENT  
IS \$464**



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**MEDIAN VALUE OF  
OWNER HOUSING  
BY CENSUS TRACT**



**Legend**

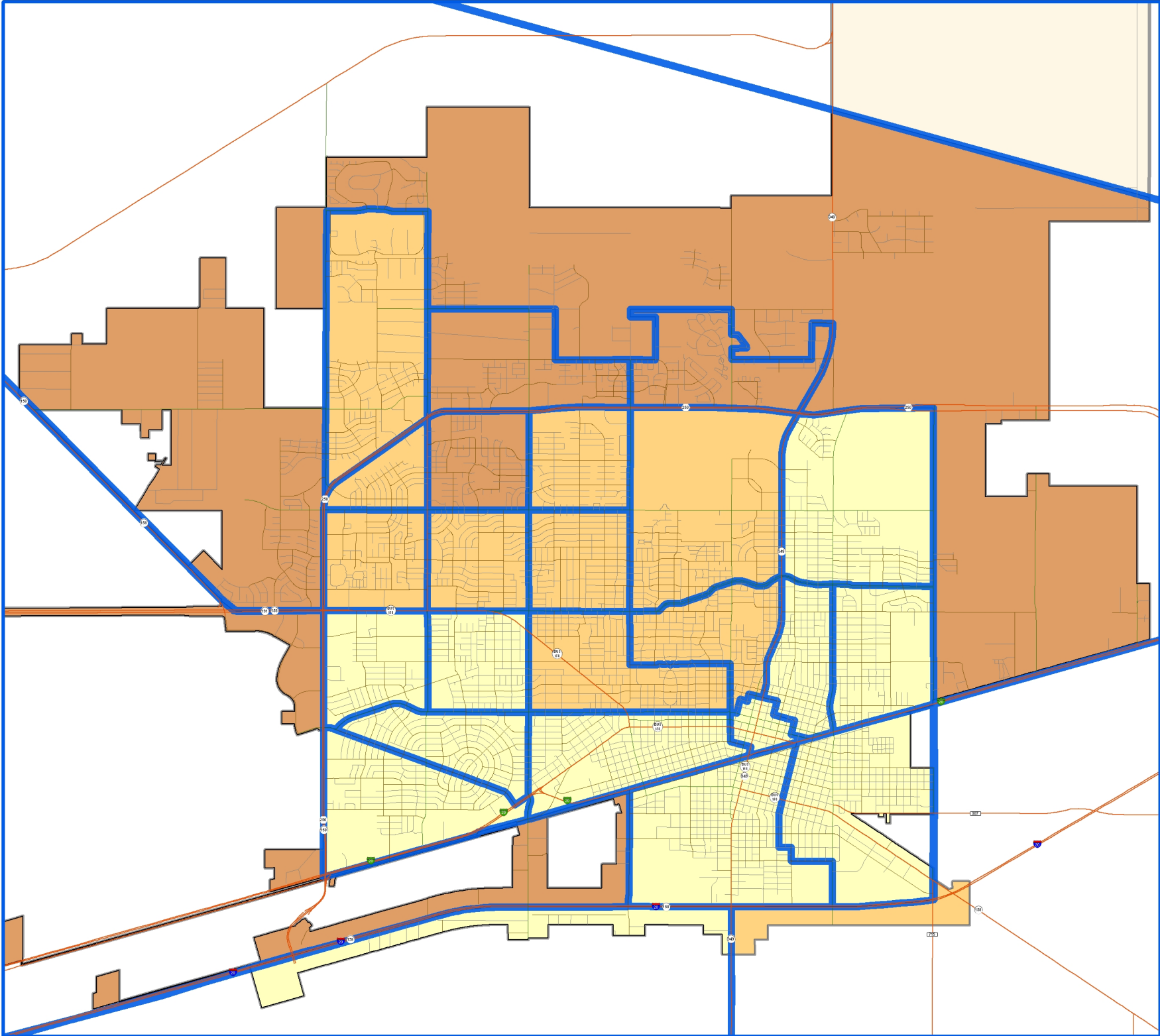
- Arterial
- Collector
- Interstate & State Highway
- Residential
- Census Tract 2000
- 0 - \$72,500
- \$72,501 - \$108,750
- Above \$108,750
- City Limit

**CITYWIDE  
MEDIAN VALUE  
IS \$72,500**



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# PERCENT SUBSTANDARD HOUSING BY CENSUS TRACT



## Legend

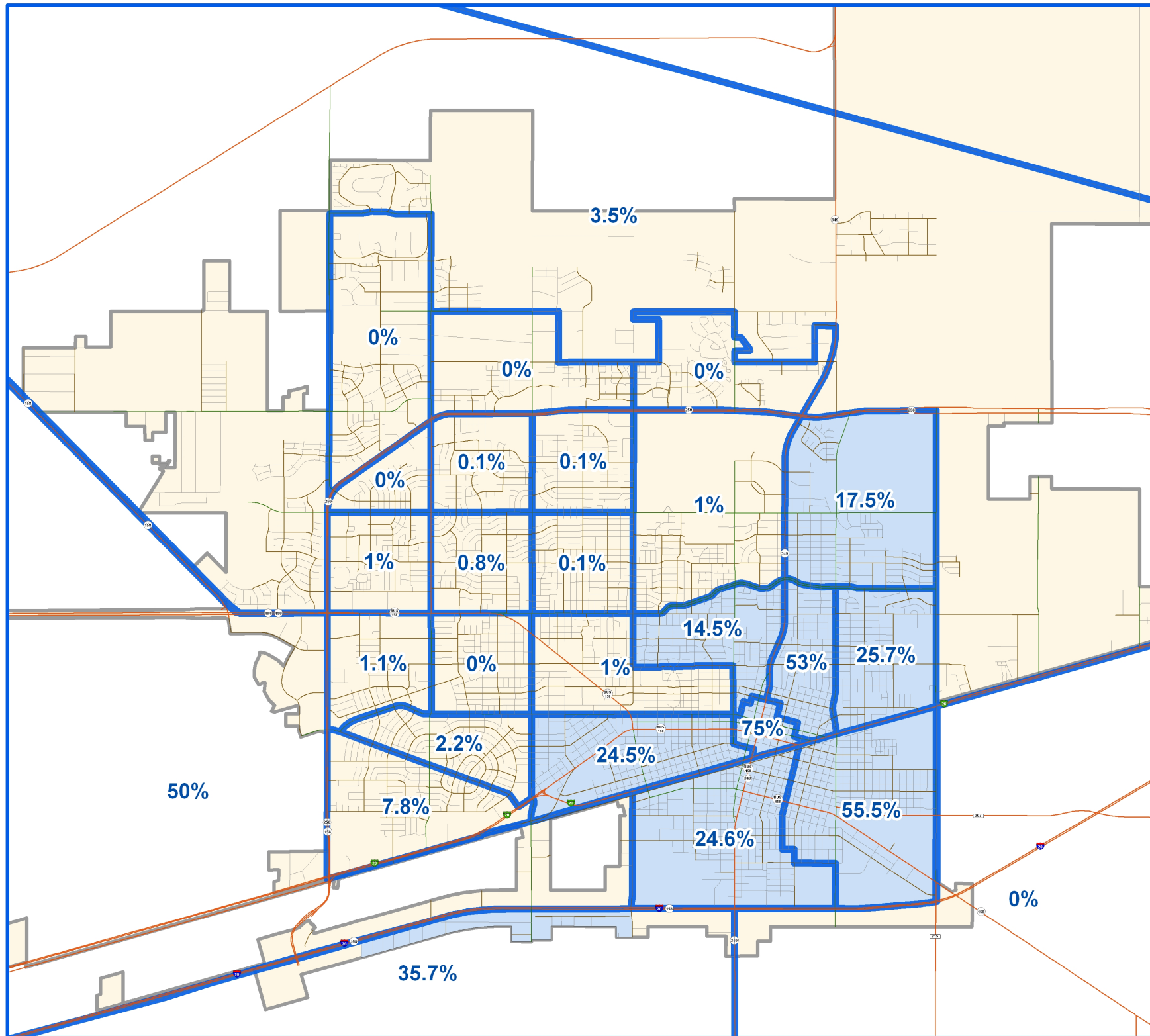
- Arterial
- Collector
- Interstate & State Highway
- Residential
- Census Tract 2000
- Substandard\_Housing
- City Limit

**CITYWIDE PERCENTAGE  
IS 9.7%**



**AUGUST 26, 2010  
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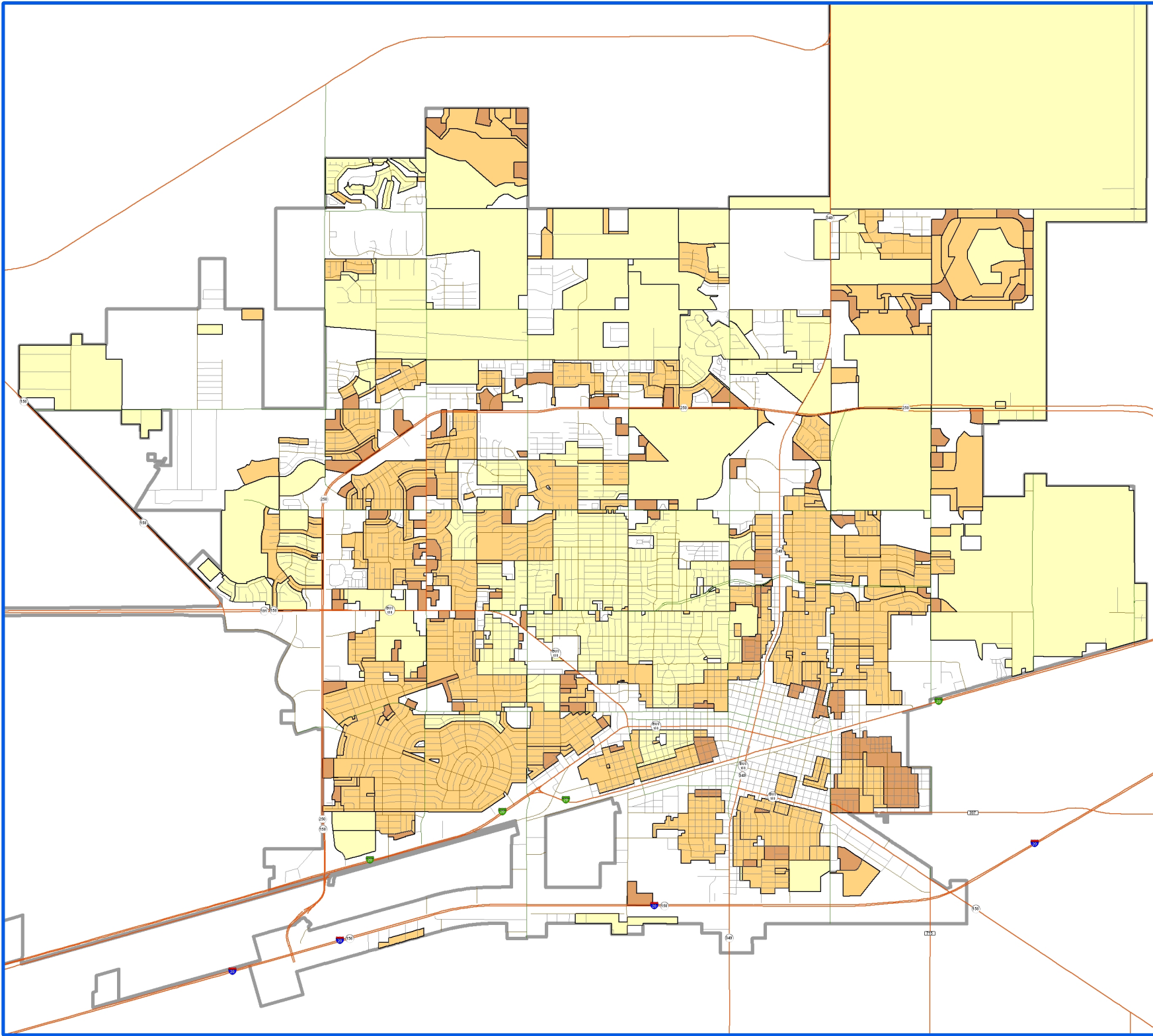


**RESIDENTIAL  
ZONING  
DISTRICTS**



**Legend**

- Arterial
  - Collector
  - Interstate & State Highway
  - Residential
- Zoning**
- Low 1F1; AE
  - Med 1F2; 1F3; 2F; MH; TH
  - High MF1; MF2
  - City Limit



**JULY 26, 2010  
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# CDBG ELIGIBLE AND SELECTED TARGET AREAS



## Legend

- Arterial
- Collector
- Interstate & State Highway
- Residential

## Selected Target Areas

- Bradford
- Washington
- San Juan
- Sparks
- Mulberry
- Census Tract 2000
- CDBG Eligible Areas
- City Limit



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# LOCATIONS OF NON-PRIVATE AFFORDABLE HOUSING COMPLEXES



## Legend

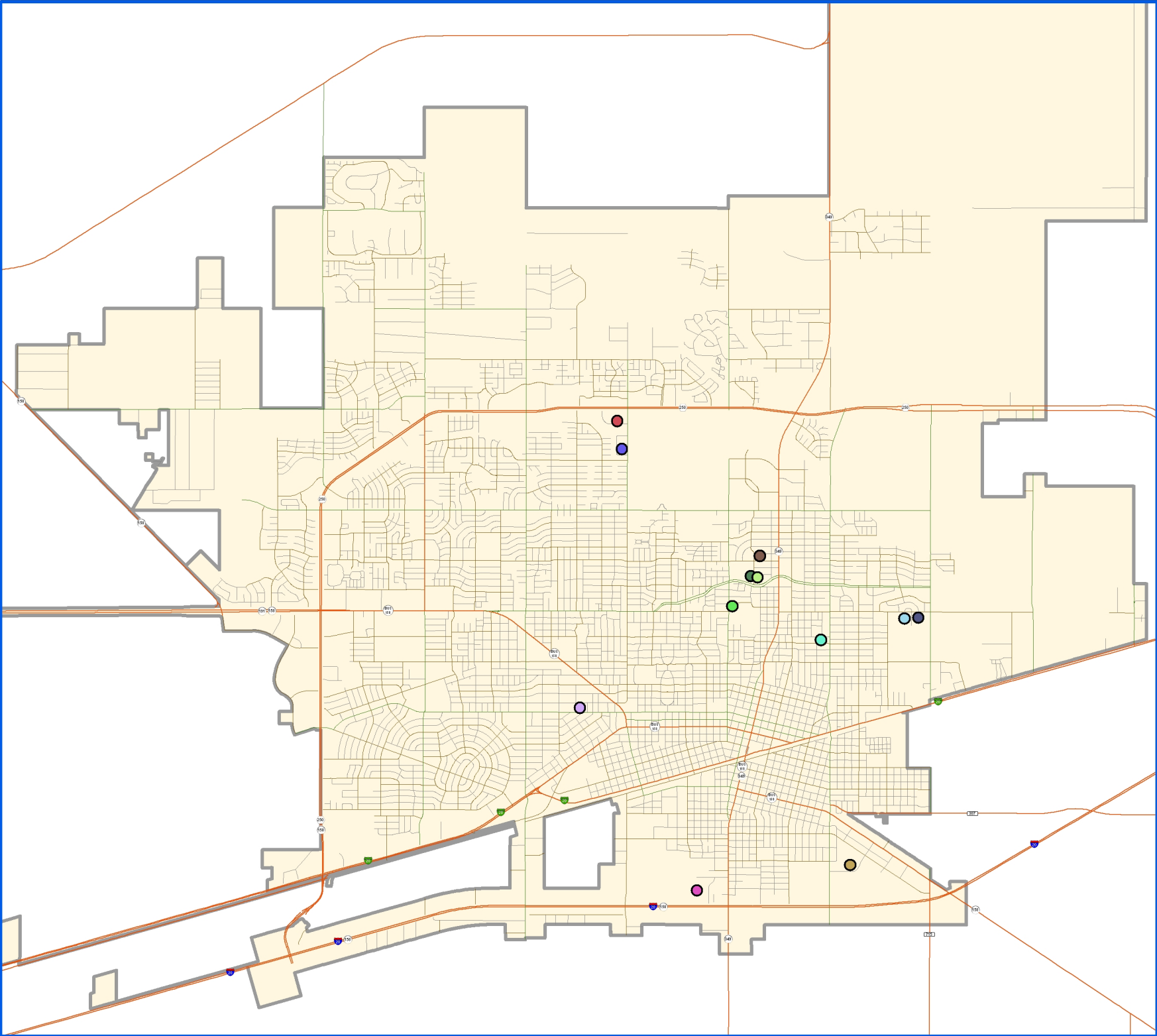
### Non-Private Affordable Housing NAME

- Buckner Transitional
- Chaparral Apts
- Constellation Ranch Apts
- Fair Havens Transitional
- Hillcrest Manor Apts
- Langtry Village Apts
- Midland Parker Place
- Park Glen Apts
- Santa Rita Senior Village
- Sterling Spring Apts
- The Zone
- Village Square
- Arterial
- Collector
- Interstate & State Highway
- Residential
- City Limit



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<b>America's Affordable Communities Initiative</b>  <b>CITY OF MIDLAND, TEXAS</b>	<b>U.S. Department of Housing and Urban Development</b>	OMB approval no. 2535-0120 (exp. 06/30/2010)
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Public reporting burden for this collection of information is estimated to average 3 hours. This includes the time for collecting, reviewing, and reporting the data. The information will be used for encourage applicants to pursue and promote efforts to remove regulatory barriers to affordable housing. Response to this request for information is required in order to receive the benefits to be derived. This agency may not collect this information, and you are not required to complete this form unless it displays a currently valid OMB control number.

## Questionnaire for HUD's Initiative on Removal of Regulatory Barriers

### Part A. Local Jurisdictions. Counties Exercising Land Use and Building Regulatory Authority and Other Applicants Applying for Projects Located in such Jurisdictions or Counties [Collectively, Jurisdiction]

	1	2
1. Does your jurisdiction's comprehensive plan (or in the case of a tribe or TDHE, a local Indian Housing Plan) include a "housing element? A local comprehensive plan means the adopted official statement of a legislative body of a local government that sets forth (in words, maps, illustrations, and/or tables) goals, policies, and guidelines intended to direct the present and future physical, social, and economic development that occurs within its planning jurisdiction and that includes a unified physical plan for the public development of land and water. If your jurisdiction does not have a local comprehensive plan with a "housing element," please enter no. If no, skip to question # 4.	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
2. If your jurisdiction has a comprehensive plan with a housing element, does the plan provide estimates of current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low, moderate and middle income families, for at least the next five years?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
3. Does your zoning ordinance and map, development and subdivision regulations or other land use controls conform to the jurisdiction's comprehensive plan regarding housing needs by providing: a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and, b) sufficient land zoned or mapped "as of right" in these categories, that can permit the building of affordable housing addressing the needs identified in the plan? (For purposes of this notice, "as-of-right," as applied to zoning, means uses and development standards that are determined in advance and specifically authorized by the zoning ordinance. The ordinance is largely self-enforcing because little or no discretion occurs in its administration.). If the jurisdiction has chosen not to have either zoning, or other development controls that have varying standards based upon districts or zones, the applicant may also enter yes.	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
4. Does your jurisdiction's zoning ordinance set minimum building size requirements that exceed the local housing or health code or is otherwise not based upon explicit	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No



health standards?		
5. If your jurisdiction has development impact fees, are the fees specified and calculated under local or state statutory criteria? If no, skip to question #7. Alternatively, if your jurisdiction does not have impact fees, you may enter yes.	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
6. If yes to question #5, does the statute provide criteria that sets standards for the allowable type of capital investments that have a direct relationship between the fee and the development (nexus), and a method for fee calculation?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
7. If your jurisdiction has impact or other significant fees, does the jurisdiction provide waivers of these fees for affordable housing?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
8. Has your jurisdiction adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through graduated regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis. For further information see HUD publication: “ <i>Smart Codes in Your Community: A Guide to Building Rehabilitation Codes</i> ” ( <a href="http://www.huduser.org/publications/destech/smartcodes.html">www.huduser.org/publications/destech/smartcodes.html</a> )	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
9. Does your jurisdiction use a recent version (i.e. published within the last 5 years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e. the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA)) without significant technical amendment or modification. In the case of a tribe or TDHE, has a recent version of one of the model building codes as described above been adopted or, alternatively, has the tribe or TDHE adopted a building code that is substantially equivalent to one or more of the recognized model building codes?  Alternatively, if a significant technical amendment has been made to the above model codes, can the jurisdiction supply supporting data that the amendments do not negatively impact affordability.	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
10. Does your jurisdiction’s zoning ordinance or land use regulations permit manufactured (HUD-Code) housing “as of right” in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed realty, irrespective of the method of production?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes

11. Within the past five years, has a jurisdiction official (i.e., chief executive, mayor, county chairman, city manager, administrator, or a tribally recognized official, etc.), the local legislative body, or planning commission, directly, or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or hearings, or has the jurisdiction established a formal ongoing process, to review the rules, regulations, development standards, and processes of the jurisdiction to assess their impact on the supply of affordable housing?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
12. *Within the past five years, has the jurisdiction initiated major regulatory reforms either as a result of the above study or as a result of information identified in the barrier component of the jurisdiction's "HUD Consolidated Plan?" If yes, attach a brief list of these major regulatory reforms. (see Footnote*)	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
13. Within the past five years has your jurisdiction modified infrastructure standards and/or authorized the use of new infrastructure technologies (e.g. water, sewer, street width) to significantly reduce the cost of housing?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
14. Does your jurisdiction give "as-of-right" density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing? (As applied to density bonuses, "as of right" means a density bonus granted for a fixed percentage or number of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units.)	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
15. Has your jurisdiction established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits? Alternatively, does your jurisdiction conduct concurrent, not sequential, reviews for all required permits and approvals?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
16. Does your jurisdiction provide for expedited or "fast track" permitting and approvals for all affordable housing projects in your community?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
17. Has your jurisdiction established time limits for government review and approval or disapproval of development permits in which failure to act, after the application is deemed complete, by the government within the designated time period, results in automatic approval?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
18. Does your jurisdiction allow "accessory apartments" either as: a) a special exception or conditional use in all single-family residential zones or, b) "as of right" in a majority of residential districts otherwise zoned for single-family housing?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
19. Does your jurisdiction have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments? (see note on page 6)	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
20. Does your jurisdiction require affordable housing projects to undergo public review or special hearings when the project is otherwise in full compliance with the zoning ordinance and other development regulations?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes
<b>Total Points:</b>		

**Part B. State Agencies and Departments or Other Applicants for Projects Located in Unincorporated Areas or Areas Otherwise Not Covered in Part A**

	<b>1</b>	<b>2</b>
1 Does your state, either in its planning and zoning enabling legislation or in any other legislation, require localities regulating development have a comprehensive plan with a "housing element?" If no, skip to question # 4	<input type="checkbox"/> No	<input type="checkbox"/> Yes
2. Does you state require that a local jurisdiction's comprehensive plan estimate current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low, moderate, and middle income families, for at least the next five years?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
3. Does your state's zoning enabling legislation require that a local jurisdiction's zoning ordinance have a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and, b) sufficient land zoned or mapped in these categories, that can permit the building of affordable housing that addresses the needs identified in the comprehensive plan?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
4. Does your state have an agency or office that includes a specific mission to determine whether local governments have policies or procedures that are raising costs or otherwise discouraging affordable housing?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
5. Does your state have a legal or administrative requirement that local governments undertake periodic self-evaluation of regulations and processes to assess their impact upon housing affordability address these barriers to affordability?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
6. Does your state have a technical assistance or education program for local jurisdictions that includes assisting them in identifying regulatory barriers and in recommending strategies to local governments for their removal?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
7. Does your state have specific enabling legislation for local impact fees? If no skip to question #9.	<input type="checkbox"/> No	<input type="checkbox"/> Yes
8. If yes to the question #7, does the state statute provide criteria that sets standards for the allowable type of capital investments that have a direct relationship between the fee and the development ( <i>nexus</i> ) and a method for fee calculation?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
9. Does your state provide significant financial assistance to local governments for housing, community development and/or transportation that includes funding prioritization or linking funding on the basis of local regulatory barrier removal activities?	<input type="checkbox"/> No	<input type="checkbox"/> Yes

<p>10. Does your state have a mandatory state-wide building code that a) does not permit local technical amendments and b) uses a recent version (i.e. published within the last five years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e. the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA)) without significant technical amendment or modification?</p> <p>Alternatively, if the state has made significant technical amendment to the model code, can the state supply supporting data that the amendments do not negatively impact affordability?</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>11. Has your jurisdiction adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through graduated regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis. For further information see HUD publication: “<i>Smart Codes in Your Community: A Guide to Building Rehabilitation Codes</i>” (<a href="http://www.huduser.org/publications/destech/smartcodes.html">www.huduser.org/publications/destech/smartcodes.html</a>)</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>12. Within the past five years has your state made any changes to its own processes or requirements to streamline or consolidate the state’s own approval processes involving permits for water or wastewater, environmental review, or other State-administered permits or programs involving housing development. If yes, briefly list these changes.</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>13. Within the past five years, has your state (i.e., Governor, legislature, planning department) directly or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or panels to review state or local rules, regulations, development standards, and processes to assess their impact on the supply of affordable housing?</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>14. Within the past five years, has the state initiated major regulatory reforms either as a result of the above study or as a result of information identified in the barrier component of the states’ “Consolidated Plan submitted to HUD?” If yes, briefly list these major regulatory reforms.</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>15. Has the state undertaken any other actions regarding local jurisdiction’s regulation of housing development including permitting, land use, building or subdivision regulations, or other related administrative procedures? If yes, briefly list these actions.</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p><b>Total Points:</b></p>		

## **How to Report Housing Discrimination**

- 1.** If you believe you have experienced housing discrimination, you can call HUD's Office of Fair Housing and Equal Opportunity toll-free at 1-800-669-9777.

You can file a complaint using HUD's online form at [www.HUD.gov](http://www.HUD.gov).

You can print out the form, complete it, and mail it to:

Office of Fair Housing and Equal Opportunity  
U.S. Department of Housing and Urban Development  
Room 5204  
451 Seventh St. SW  
Washington, DC 20410-2000

You can write HUD a letter with:

- Your name and address
- The name and address of the person your complaint is about
- The address of the house or apartment you were trying to rent or buy
- The date when this incident occurred
- A short description of what happened

The local HUD Office for a housing discrimination complaint is HUD, Southwest Office of Fair Housing and Equal Opportunity, 801 Cherry Street, Unit #45, Suite 2500, Fort Worth, Texas 76102 or 1-888-560-8913.

- 2.** Or, you can contact the Texas Workforce Commission Civil Rights Division.

- Complaint in person by coming to the Division office located at 1117 Trinity St., Room 144-T in Austin, Texas.
- You may call the Division office using the toll free number: 1-888-452-4778, between the hours of 8:00 AM and 5:00 PM.
- You may also write the Division at:  
Texas Workforce Commission  
Civil Rights Division  
1117 Trinity Street, Rm. 144-T  
Austin, Texas 78701

## **CITIZEN PARTICIPATION**

The following are organizations contacted to provide input in developing the AI:

2-1-1 Information & Referral  
Alliance for the Mentally Ill  
Midland Chapter  
American Red Cross of SW  
Texas  
Area Mission Outreach Services  
Baptist Crisis Center  
Barbara B. Yarbrough Parent  
Center  
Buckner Family Place  
Bynum School  
Camp Fire USA West Texas  
Council  
Casa De Amigos  
Centers for Children and  
Families  
Chaparral Apartments  
Christmas in Action  
Church on Wheels  
City of Midland Housing  
Authority  
Community & Senior Services  
Community Children Ministry  
Clinic  
Crisis Intervention Unit  
Family Promise of Midland  
FOCUS  
Fresh Start  
Helping Hands of Midland  
High Sky Children's Ranch  
Ideal Center for Education &  
Economic Development  
Junior League of Midland  
Keep Midland Beautiful  
League of Women Voters  
LULAC  
Manor Park  
Midland Affordable Housing  
Alliance  
Midland Area AIDS Support,  
Inc.

Midland Association / Retarded  
Citizens  
Midland Association of Churches  
Midland Black Chamber of  
Entrepreneurs  
Midland Boys & Girls Club  
Midland Chamber of Commerce  
Midland College  
Midland College - Cogdell  
Center  
Midland Community  
Development Corporation  
Midland Community Health Care  
Services  
Midland County Housing  
Authority  
Midland County Housing Finance  
Corporation  
Midland Fair Havens, Inc.  
Midland Habitat for Humanity  
Midland Health and Welfare  
Association  
Midland Hispanic Chamber of  
Commerce  
Midland Judicial Community  
Supervision & Corrections Dept  
Midland Memorial Hospital  
Midland Need to Read  
Midland Neighborhood Housing  
Services  
Midland Rape Crisis Center  
Midland Senior Center  
Midland Soup Kitchen  
Mission Health Care, Inc.  
NAACP  
Parker Place  
Permian Basin Apartment  
Association  
Permian Basin Board of Realtors  
Permian Basin Comm. Centers -  
MH/MR

Permian Basin Workforce  
Development  
Safe Place  
Salvation Army  
Samaritan Counseling Center  
Shalom  
Social Security Administration  
Soldiers of Today and Yesterday  
Special Olympics  
St. Andrews Presbyterian  
Mission  
TDADS  
TDFPS  
TDSHS  
Teen Challenge  
Texas Society to Prevent  
Blindness  
THHSC  
True Lite Christian Fellowship  
United Way of Midland  
Vet Center  
Veterans Outreach Center  
Vision Assistance Network  
West Texas Legal Services  
West Texas Opportunities, Inc.  
WIC  
Workforce Solutions Permian  
Basin  
YMCA  
Youth Crossroads of Midland

Youth Outreach Ministry  
Bowie Elementary School  
Bunche ECC  
Burnet Elementary School  
Crockett Elementary School  
DeZavala Elementary School  
Houston Elementary School  
Lamar Elementary School  
Long Elementary School  
MISD Coleman High School  
Pease Elementary School  
South Elementary School  
Travis Elementary School  
Washington Elementary School  
West ECC  
Milam Elementary School  
American State Bank  
Bank of America  
Citibank  
Commercial State Bank  
Community National Bank  
First National Bank of Midland  
HNB Mortgage  
Pioneer Mortgage  
Security Bank  
Wells Fargo Bank  
West Texas National Bank  
West Texas State Bank  
Western National Bank

The following individuals participated in the AI Task Force:

Alfredo Chaparro  
Alynda best  
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Judy Craig  
Linda Hamblin  
Sylvester Cantu  
Vicky Hailey  
Wanda Valles

A copy of the Citizen Questionnaire will follow. A separate sheet describing written comments to the draft AI will also be included in the final version of the AI.



## Analysis of Impediments to Fair Housing Choice Questionnaire



The City of Midland is required to prepare an Analysis of Impediments (AI) to Fair Housing Choice. The AI helps identify barriers and the necessary actions for fair housing in Midland. To aid in the AI, we want your input if you feel that you have been discriminated against or know of someone that has been, or if you have encountered obstacles in seeking housing. Complete this form and **mail** to City of Midland Community Development, PO Box 1152, Midland, Texas 79702, or **fax** to 432-686-1609 or **email** to [scantu@midlandtexas.gov](mailto:scantu@midlandtexas.gov). Submitted forms **must include** name and address. Individual responses will remain confidential. Thank you for your participation.

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Name: \_\_\_\_\_ Address: \_\_\_\_\_

**Are you a:** ☐ Renter ☐ Homeowner ☐ Living in Temporary Housing

**Are you** (check all that apply): ☐ African American ☐ Asian ☐ Caucasian

☐ Native American ☐ Other (specify) \_\_\_\_\_

**Are you Hispanic?** ☐ Yes ☐ No

**Check** all that apply ☐ Male ☐ Female ☐ Elderly (62+ years)

☐ Veteran ☐ Disabled ☐ Residing with Children

**Was** refusal of available housing made on the following grounds? Check all that apply.

☐ Age ☐ Race ☐ Color ☐ National Origin ☐ Disability

☐ Sex ☐ Religion ☐ Family status (for residing with children)

**When** did it occur: ☐ within the last 3 years ☐ more than 3 years ago

**Please** identify who was involved in refusing available housing to you:

☐ Lender ☐ Landlord ☐ Apartment Manager ☐ Realtor

☐ Service Provider ☐ Other (specify) \_\_\_\_\_

**Please** identify the location by address or in general where the housing experience took place:

**Did** you file a complaint ☐ Yes ☐ No

**With** whom did you file a complaint? \_\_\_\_\_

**To** avoid/limit such experiences, what action by whom would be helpful? \_\_\_\_\_

**If** you think some specific law was not useful in the above experiences or would have been useful, please specific this: \_\_\_\_\_

**What** percent of your income do you spend on housing and utilities?

☐ less than 20% ☐ from 20 – 30% ☐ from 31– 50% ☐ more than 50%

See [http://portal.hud.gov/portal/page/portal/HUD/program\\_offices/fair\\_housing\\_equal\\_opportunity](http://portal.hud.gov/portal/page/portal/HUD/program_offices/fair_housing_equal_opportunity) on the Internet for information on fair housing.